

PARTICULAR CONDITIONS

TO THE LOAN OFFER "LIVADA MOLDOVEI REFLOW"

OTP Bank S.A. in collaboration with I.P. The Office for the Management of External Assistance Programs (OMEAP) announces the launch of the "Livada Moldovei reflow" project, developed in order to finance eligible investment projects and / or working capital requirements, initiated by companies from various sectors of the national economy. The project aims to create favorable conditions for companies development and expansion, in order to increase their revenues through facilitating access to finance in attractive conditions and creation of new jobs, thus, as a consequence contributing to the sustainable growth of the national economy. More details are given in the table below:

"LIVADA MOLDOVEI REFLOW"	
Eligible beneficiaries	<p>Micro, Small and Medium Enterprises of any organizational-legal form, which:</p> <ul style="list-style-type: none"> ✓ Are based on private or state property and operate on the territory of the Republic of Moldova; ✓ Have a satisfactory financial, organization, management, staff and technical structure and other necessary sources for the successful realization of its operational activities, including the implementation of the project. ✓ Possess all necessary licenses and approvals for carried activity; ✓ Keeps accounting records, completes and presents in time the standard financial reports, including for startup companies.
Eligible purpose	<ul style="list-style-type: none"> ▪ Investment loan ▪ Working capital
Eligible geographical area	<ul style="list-style-type: none"> ▪ Companies registered on the entire territory of the Republic of Moldova (except for the territories from the left of the Dniester)
Eligible activity areas	<ul style="list-style-type: none"> ▪ Businesses in agriculture, production, services or other eligible fields carried out on the entire territory of the Republic of Moldova (exception the areas located on the left of the Dniester).
Eligible measures	<ul style="list-style-type: none"> ▪ Procurement of raw materials for the production / services providing, ▪ Purchase of production space, warehouses, halls, refrigerators, farms, administrative buildings
Interest rate	Floating interest rate (based on the reference rate set by OMEAP + the Bank's margin)
The funding limits	<ul style="list-style-type: none"> ✓ For investments: 800,000.00 EUR (or equivalent in MDL); ✓ For independent working capital: 400,000.00 EUR (or equivalent in MDL); <p>Note: A Beneficiary may contract several sub-loans, the amount of which shall not exceed the equivalent of 2 Mil. EUR.</p>
Eligible currency	MDL or EUR
Duration of funding	<ul style="list-style-type: none"> ▪ For investments: up to max. 7 years; ▪ For working capital: up to max. 4 years
Credit disbursement conditions	Loan disbursement only by transfer to the Beneficiary's current account
Main Benefits for Beneficiaries	<ul style="list-style-type: none"> ▪ The final loan price (interest rate + related commissions) in attractive conditions
Non eligible measures	<ul style="list-style-type: none"> ✓ Financing the production or trade of military weapons / equipment; ✓ Financing the production or trade of tobacco goods, strong alcohol; ✓ Financing pure financial transactions; ✓ Financing the residential sector (Real Estate development); ✓ Land procurement; ✓ Procurement of enterprises; ✓ Financing consumer loans; ✓ Re-financing of loans contracted by the Client from other financial institutions;

	<ul style="list-style-type: none">✓ Financing of recoverable VAT;✓ Financing the costs for the acquisition of Licenses, Participation Quotas, production rights, and other rights offered by public institutions.
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